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MANAGING RISK ON FARMS OPEN TO THE PUBLIC

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INTRODUCTION

This publication is written for all farm businesses that invite customers onto the farm for such on-farm activities as direct farm marketing, pick-your-own (PYO), on-farm entertainment (wagon rides, hay rides, haunted houses, mazes, pony rides, slides, tricycle tracks, nature walks, enchanted forests), group functions (weddings, corporate picnics, school tours, birthday parties, family reunions, corporate retreats), food service (snacks, catered meals, tea rooms, restaurants, bakeries), and sales of value-added or retail products.

Farms that invite customers onto the farm are often known as "agritourism" enterprises. Agritourism can be defined as the act of visiting a working farm or agribusiness operation for the purpose of enjoyment, procuring a product or service, education or personal involvement in the activities of the farm operation.

There are safety risks and hazards involved with any business venture. Operating an agritourism business is no exception. This Factsheet will identify the types of risks and outline several ways to minimize them. It will also look at contingency planning and preparedness for emergencies. Finally, it will examine ways to transfer risk away from agritourism farm owners through insurance coverage.

BALANCING RISK MANAGEMENT AND AN ENJOYABLE FARM VISIT

Farmers are often very aware of the potentially hazardous areas of their farm. However, visitors, especially those with little or no farm background, may not recognize those hazards. Visitors come to the farm to have a fun and/or educational experience and will often not be expecting too many rules or restrictions on their activities. The difficult task for agritourism operators is to provide farm visitors with an enjoyable farm experience, while protecting them from dangerous situations at the same time.

WHO IS AT RISK?

Visitors

Farm visitors include people of all ages and physical abilities. They may be in wheelchairs, in strollers or wagons. There may be seniors groups or groups of pre-schoolers. Young children may or may not be adequately supervised by parents or other caregivers. Some visitors may not speak or read English fluently.

Employees

In addition to visitors, there are usually hired employees on the premises. These may be full-time farm or sales staff, plus seasonal employees. The training and needs of all employees are also important considerations in your farm's risk management plan.

IDENTIFYING RISK AREAS OF THE BUSINESS

The best way to start a risk management plan is to first identify all the risk areas of the farm. Take a walk around the property and write down the various aspects of the business. These can be listed according to such categories as physical features (buildings, play areas and structures, roadways, trails, paths), equipment (tractors, forklifts, wagons, trucks), general sanitation, animals, food and food service areas.

Next, try to identify potential hazards or dangers that exist in each area. Walk around the property as a visitor would; look at the property as a young child would. Have a colleague, a non-farm friend and your insurance agent tour the premises to identify risk areas that you might have missed.

Draw a map

Take some time to physically map out the farm and all the business components. This is a great tool for identifying the location of problem areas. The map will be useful later when we discuss emergency plans for the farm. It will also be helpful for training staff to manage risk. Mark the location of such things as fire extinguishers and other emergency equipment, as well as phones, gas, water, fuel tanks and access routes.

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Kinds of risks

Keep in mind the various kinds of hazards that could occur on the farm, including fires, personal accident or health emergencies, acts of violence, storms, natural or man-made disasters, and spills of hazardous materials (fuels, pesticides, manure).

It is recommended that you complete the Agricultural Safety Audit Manual, which will help you assess your on-farm safety risks. This Manual is available through the Farm Safety Association. (www.farmsafety.ca).

THREE APPROACHES TO RISK MANAGEMENT

There are three approaches to risk management to be considered. All three are essential to the safe operation of an agritourism farm.

1. **Reduce risk** – Improve safety and reduce hazards throughout the farm.
2. **Manage risk** – Make contingency plans and establish emergency protocols in case something does go wrong on the farm.
3. **Transfer risk** – Get insurance coverage for accidents or other emergencies.

1. Reduce risk

The most important step in risk management is making sure that accidents or incidents don't happen in the first place. While they can't be eliminated, there are a number of things that can be done to minimize hazards. These may include training staff, re-configuring public areas, adding safety features or increasing consumer awareness of specific hazards.

Children love to jump, climb and tumble when they are playing. Farm operators are reluctant to dampen children's enjoyment. But for your farm business's protection, you must make safety your first priority. Below are several partial lists, to get you thinking of ways you can reduce your risks from the different activities you offer your customers on your farm.

◆ *Playgrounds and play equipment*

- Purchase or build play equipment according to Canadian Standards Association (CSA) guidelines (www.csa.ca).
- Don't modify or tamper with equipment in ways that might make it unsafe.
- Establish height or age restrictions. Play equipment can be dangerous if used by children who are too big or too small to use it properly.
- Invest in surface materials such as foam rubber, washed sand or bark chips to break falls.
- Assign employees to supervise specific areas and authorize them to remove anyone who abuses the equipment or is acting in a way that creates a high risk for either themselves or other children.
- Inspect equipment frequently and repair worn or broken areas. A good rule of thumb is to inspect equipment daily if there are moving parts and weekly if there are no moving parts. For example:
  - Check wooden areas of structures that visitors might slide on or run their hands along for areas that might produce slivers.
  - Check metal equipment for sharp edges.
- Consider fencing in the whole play area and establishing entrances and exits so young children cannot easily wander off to other parts of the farm.
- Post signs and enforce a no-smoking rule in buildings and play areas that contain straw or other combustible materials.
- Bury the wheels of any farm equipment (such as a tractor) that is available for children to climb on, to reduce the distance to the ground. Build secure stairs with railings, to make access easier and safer.
- Modify play equipment to eliminate places where the drawstrings on a child's coat might get caught.
- Make sure that spindles on equipment are spaced together closely enough that a child's head will not fit through and get stuck.

◆ *Straw, hay or corn mazes*

- Check with your local fire department to see if straw, hay or corn mazes are permitted in your township or municipality.
- If you allow young children into a maze without parental supervision, consider fencing the perimeter of the maze so young children cannot wander off and get into unsafe areas.
- Establish and mark escape routes for visitors who become lost, ill or disoriented within the maze.
- Assign an employee to supervise the maze area, positioned on an elevated platform with a clear view of the visitors inside the maze.
- Have a fire emergency and evacuation plan in place with fire extinguishers readily available.

◆ *Buildings where the public has access*

Common activities within such buildings include food service, bakeries, haunted houses or barns, retail shops, wine-tasting rooms or group function rooms, such as birthday party rooms.

- Ensure that your local township or municipality permits the uses of your buildings that you are planning.
- Ensure that all public buildings are equipped with working smoke detectors, emergency exits, emergency lighting and fire extinguishers, in compliance with municipal building and fire codes.
- In haunted houses with a labyrinth of hallways, locate emergency exits at least every 15 metres.
- Be sure that your haunted house has no dead-end hallways, in case emergency evacuation is required.

- Make sure that equipment not for public use, such as ladders, is promptly removed after use.
- Treat straw bales or corn stalks used as decorations around buildings with fire-retardant materials.
- Provide adequate, clean washroom facilities with handwashing capability. Ensure washrooms are frequently monitored and cleaned by staff, especially during high traffic times.
- Make sure buildings are well marked with emergency exit signs, no smoking signs and locations of fire extinguishers.
- Ensure that building capacities are not exceeded.

◆ *Animals*

When farm animals are part of the on-farm activity, establish physical barriers to restrict visitor accessibility to the animals. Animals can be unpredictable around large crowds and prying fingers. There is also a risk of E. coli contamination from some animals. This can be very serious, particularly with seniors and young children. It is often safer to have two fences, one about 1 metre outside the other so that visitors cannot actually touch the animals.

- Reduce biohazard risks by restricting public access to production areas for poultry, dairy, beef or pork to prevent disease transmission.
- Petting areas are not recommended due to risk of injury and disease transmission.
- Have employees supervise areas that contain animals. Consider having a trained employee handle or hold animals.
- Ensure that all animals have a yearly veterinary examination and are vaccinated as required.
- Ensure good sanitation around animals. Clean cages, yards and pens regularly to control smell and flies.
- Provide hand-washing stations adjacent to animal areas so visitors can wash up with soap and hot water after viewing animals.
- Do not let the farm dog mingle with visitors. Although many farms like to have the farm dog roam freely among visitors, this is becoming a real concern with insurance companies. The dog may enjoy being around people most of the time, but if one child teases the dog, and it bites someone, a serious issue for both the owner and the visitor can arise.
- For the same reasons, it is recommended that visitors not be allowed to bring their own pets onto the farm. You will not be able to control whether they bite or where they relieve themselves.
- Although horse-drawn wagon or sleigh rides are very popular as on-farm activities, horses can be very unpredictable and dangerous around people. Farm operators should exercise extreme caution when choosing to use horses in their agritourism enterprises. Make sure horse handlers are well-trained and that the horses used are docile and comfortable around large crowds of people and loud noises.

◆ *Ponds and streams*

Fence or somehow restrict access to farm ponds and streams. Drowning is one of the leading causes of accidental death of children. Farm ponds and streams can be very attractive to children.

◆ *Water quality*

If your farm operation uses well water, ensure that your drinking water conforms to provincial safety standards. Your system is subject to the requirements of O. Reg. 170/03, *Drinking Water Legislation in Ontario.* Don't assume that people will purchase bottled water even if it is sold at the farm. Contact the Ministry of Environment and/or your local health unit to ensure your drinking water is safe.

◆ *Food safety*

Food service has many specific hazards. In any food service operation, it's imperative to start with information from the local public health units and to take their course on safe food preparation and handling. The health unit will give specific information on such things as the proper refrigeration of perishable foods, ways to prevent bacterial cross-contamination of uncooked and cooked foods, proper cooking and handling techniques for various food products, and general sanitation protocols.

- Establish physical barriers so visitors cannot directly handle food products. Display food in glass cases or Plexiglas containers, add sneeze guards or wrap food items with cling film.
- Establish protocols whereby staff handling dirty dishes, money and garbage are not involved in food preparation or are washing hands with soap and hot water between tasks.
- Frequently empty garbage cans and remove garbage from food service areas.
- Use screening, coverings, glass or Plexiglas on unwrapped food products to exclude insects, particularly flies, which can carry diseases.
- Use single-serving techniques for sampling (e.g., individual paper cups) or have employees hand out samples individually using utensils or plastic gloves.
- Label your on-farm value-added products with traceable information, such as batch number and the date it was made, so you can trace a batch in case of food spoilage, old stock or a suspected food-borne illness. Ensure that all food products are properly labelled according to the labelling laws set out by the Canadian Food Inspection Agency.

◆ *Alcohol*

Some agritourism enterprises have alcohol service available. There may be wine-tasting bars, licensed restaurants or special-occasion alcohol permits for functions such as weddings on the property. There are a

number of regulations involved in serving alcohol on the premises.

- Ensure staff complete the SMART SERVE – Responsible Alcohol Beverage Service Training program.
- Establish protocols for removing and/or controlling impaired persons on the premises.
- Determine the lock-up procedures for alcohol stored on the property and establish good inventory controls.

◆ *Motorized or moving farm equipment*

A number of moving vehicles are found on agritourism farms. These may include tractors, train rides, wagon rides and tour vehicles. In addition, there may also be a number of farm vehicles such as tractors, sprayers, harvesters, gutter cleaners and silo fillers that are part of the production side of the farm enterprise.

- Mandate the speed limits and safety rules for all vehicles (tractors, ATVs, trucks, sprayers, etc.).
- Provide thorough training of drivers.
- Ensure that vehicle drivers have a valid driver's licence and a good driving record.
- Confine equipment such as forklifts and pesticide sprayers to areas not accessible to visitors. Where possible, only use such equipment when the farm is closed to the public.
- Establish a policy for handling and storing vehicle keys. For example, keep them out of tractors when not in use and stored away from public view so that visitors do not have the opportunity to access them.
- Keep all equipment not used in agritourism activities in areas where visitors do not have access and, whenever possible, stored in locked buildings.
- Inspect and maintain equipment used in the agritourism enterprise regularly. In particular, check brakes, steering, wheel nuts and areas that are prone to wear and metal fatigue.
- Do not modify or bypass safety features on farm tractors or other equipment.
- Install railings around the perimeter of a wagon used to convey visitors. Construct the stairs to the wagon bed so that they fold up and fasten securely in place. This results in the entire perimeter of the wagon being secure, so that children cannot fall out.
- Configure wagon and sleigh rides in a one-way circuit so that drivers do not have to back up.
- Establish and enforce a "no extra rider" policy on farm tractors.
- Establish a protocol that drivers of wagons or other people-movers walk the perimeter of the trailer before driving away and inspect the route for any potential hazards.

◆ *Parking lots and roadways*

- Ensure that there is adequate space for visitor vehicles. Drive aisles, between rows of parked cars, should be at least 7 metres wide and parking spaces 6 metres deep.
- If buses are allowed, establish a designated bus drop-off area and mark it clearly with signs. Make sure that buses can drop off and pick up passengers in a one-way circuit so that bus drivers do not have to back up.
- If practical, establish separate entrances and exits to parking lots. Mark each with signs and arrows.
- Inspect parking lot and driveways frequently for potholes, debris or washed-out areas.
- Designate staff to direct traffic, both at the entrance and in the parking lot during busy times.

◆ *Signs*

Having an agritourism business with well-placed on-site signs and notices can go a long way towards informing visitors of potential risks.

- Use signs with as few words as possible and lettering that is large enough to be clearly visible from a distance.
- Consider the need for bilingual (English/French) or trilingual signs, depending on the languages understood by your visitors. Simple symbols and icons can also be used on signs.
- Have staff point out signs that list rules, instructions and warnings about rides and events (such as haunted houses, hayrides).
- Put notices of rules along waiting queues so visitors have plenty of time to read them.
- Mark trails well and post regular directional signs. Post occasional signs or maps indicating the present location and directions to the trailhead, entrance or exit.

◆ *Excluding visitors from potentially hazardous areas*

The use of fencing, locked buildings and other types of barriers to keep visitors out of hazardous areas can be useful tools in decreasing accidents on the farm. Warning signs are often not enough; people either don't or can't always read them.

- Use catwalks, fencing or netting to make visitors follow a precise path through specific areas of the farm.
- Fence off or lock up equipment and production areas of the farm, e.g., fuel storage tanks, pesticide storage.

◆ *Maintenance*

- Inspect and repair all equipment (including vehicles, play structures and wagons) on a scheduled basis.
- Empty and clean garbage cans regularly, especially in hot weather, to reduce problems with wasps, bees and wild animals.
- To help control wasps and yellow jackets, install wasp traps in the spring and throughout the summer and fall seasons to reduce the risk of visitors being stung. There is a growing segment of the population that is allergic to insect stings.
- Check the charge on all fire extinguishers a couple of times during the season.

◆ *Staff*

Probably the most important component of risk management in agritourism enterprises involves training and retraining staff to increase their awareness and vigilance. This will greatly reduce risk situations.

- Require all employees to have basic first aid and safety training.
- Walk around the property with new employees, to make them aware of hazardous areas and locations of safety equipment.
- Develop a comprehensive employee manual and ensure that all new employees completely understand it. Require them to keep it handy so they can refer to it when needed.

Employees are also important keys in reducing risks on the premises:

- They can give verbal instructions to guests, such as rules on hayrides, no smoking, etc.
- They are important for supervision of specific areas, such as children's play area, play equipment, wagon rides, haunted houses, mazes, etc.
- They can greet visitors, especially groups, as they first arrive at the farm to show them how they can have a fun, but safe, farm experience.
- They can watch for and assist visitors who have special needs.

Staff must also feel comfortable that there is adequate protection to minimize any risks to themselves. Employees should get WHMIS training, thorough instruction in the use of equipment and training in the use of all safety equipment. The employees should also know the proper procedures to follow according to the Workplace Safety and Insurance Board in case they are injured at work. It is also incumbent on the owner/employer to ensure that proper legislated human resource laws, such as the *Occupational Health and Safety Act on Farming Operations*, are adhered to.

◆ *General suggestions for reducing risks*

- Constantly keep your eyes open for situations where accidents could occur, and make corrections.
- Provide staff with voice amplification equipment when supervising any area, in case they need to ask visitors to stop doing something unsafe or if an evacuation is required.
- Because farms have so many combustible materials around, post and enforce a "no smoking" policy that is encouraged for the entire farm property, not just certain buildings.
- Locate fire extinguishers so they are strategically placed and easily accessible. Make sure the right kinds of fire extinguishers are in place for each area.

◆ *Special activity waiver*

In some circumstances, it may be advisable to create a waiver form for certain riskier activities, such as horseback riding.

2. Manage risk

While it is important to take steps to reduce risk on the farm as much as possible, it is also important to realize that accidents or other crises can occur. Being prepared for these emergencies can minimize problems, errors or complications.

◆ *Crisis management and emergency plans*

In emergencies, people often have difficulty making rational decisions. If emergency and contingency plans are well thought-out, written-out and rehearsed in advance, panic during crisis situations can be minimized.

A crisis plan should include the following:

- Establish a chain of command for emergencies. Determine who is in charge in each area, who should be notified and which tasks each employee is responsible for.
- Make use of technology such as two-way radios, bullhorns and cell phones for making key contacts and advising visitors which procedure to follow.
- Designate a person to meet emergency personnel (fire trucks, ambulance, police) to help direct them to the scene of the emergency.
- Designate one area for visitors to go to in case of fire or any other evacuation emergency. Instruct employees to lead visitors to this area. Have employees direct parents to take children by the hand while leading them to the designated area. Assist special-needs visitors (e.g., users of wheelchairs or walkers) to this same area. With everyone collecting in one area, it will be easier for parents and children who were in different parts of the farm when the emergency evacuation occurred to find each other.

- Make sure the crisis plans include exactly what staff should do if there is a medical emergency, fire or natural disaster.
- Establish procedures for dealing with spills of hazardous materials such as pesticides or fuels.
- Place a list of emergency telephone numbers, directions to the farm and any other critical information near each telephone.
- Develop emergency vehicle access to all areas of the farm where customers are allowed. Are driveways wide enough, can vehicles get close to buildings or pick-your-own fields?
- Create and have employees fill out a visitor incident report (see sample, below) to completely document any accident or other emergency that occurs on the premises. This information is vital for insurance or legal purposes.

◆ *Incident report*

The sample incident report, below, outlines the basic information that should be included.

Visitor Incident Report (Farm Business Name)
Date & time
Farm business name
Customer's name
Customer's address
Customer's phone number
Describe incident (location, what happened, describe injury or illness, weather conditions, if a factor)
Witness's name Witness's address Witness's phone number
Other comments (by staff or witnesses)
Action taken: • called 911 Yes ____ No ____ • advised victim to go to emergency Yes ____ No ____ • reported incident to: _____
Employee's name
Management follow-up Manager's name:

◆ *Procedures for lost or abducted children*

Develop a special emergency plan to deal with the report of a lost child or a suspected abduction of a child. First, establish procedures to immediately close off exits and entrances (a tractor, chain or large vehicle can be placed across the exits) and do not allow any visitors to leave the premises. Contact police and allow them to take the lead in the investigation once they arrive.

◆ *Mock emergency drill*

As part of staff orientation, go through a mock emergency drill with employees so that they have confidence in the procedures. Also, by going through a practice drill, you will see which modifications to the emergency plans are necessary.

◆ *Emergency equipment*

All farms should be equipped with a basic first aid kit, and employees should be trained in how to use it. More than one kit may be necessary, depending on the size of the operation. Keep first aid kits in specific, easily accessed locations, and ensure that all employees know where they are located.

Locate fire extinguishers in areas with a high risk of fire (e.g., around stoves, deep fryers, woodstoves, fireplaces), according to fire department instructions. Ensure that all employees know where these extinguishers are located and how to operate them properly.

◆ *Creating an overall farm checklist*

One way to incorporate many of the aspects of risk management on the farm is to create an overall farm checklist. This list should separate out each of the physical areas of the business, the frequency of inspections, who will be doing the checking, who should be doing the follow-up procedures for actions required and what they did to reduce the risk. Review this checklist regularly to help you and farm staff keep hazards to a minimum.

On the next page are examples of farm checklists. Create separate checklists for those things that should be checked daily, weekly, monthly and seasonally. Another approach would be to make separate checklists for each work area.

Establish protocols for signing off on these checklists and making sure any actions required are completed on a timely basis.

DAILY CHECKLIST		DATE_____		
Area	**Tasks**	**Additional Action Required?**	**Done**	**Staff Initial**
Playground	Check bolts on swings	*Replace bolt on infant swing*	*No*	*MF*
	Pick up litter in playground area	*None*	–	*MF*
Café	Empty garbage cans	*None*	–	
	Clean washrooms	*Replace light in men's washroom*	*No*	*MF*
Haunted house/barn	Test emergency lighting	*None*	–	*MF*
	Pick up litter on floor	*None*	–	*MF*

WEEKLY CHECKLIST		DATE_____		
Area	**Tasks**	**Additional Action Required?**	**Done**	**Staff Initial**
Farm equipment	Inspect wagon handrails, wheel bolts & steps	*Tighten left railing on steps*	*No*	*GR*
	Check fluids (break, coolant, oil), hrs till oil change	*Change oil this week*	*No*	*GR*
Roadside market	Check charge on fire extinguishers	*None*		*GR*
	Wash floor, check for uneven spots	*None*	–	*GR*
	Check parking lot for ruts	*Regrade area near entrance*	*No*	*GR*
Farm buildings	Check locks on pesticide storage	*None*	–	*GR*

3. Transfer risk (insurance)

Even though you may be doing all you can to minimize hazards on your farm, if an emergency or accident occurs on the farm premises, there may be considerable costs to the owners and to the business. Such things as spills clean-up, medical bills, legal fees or rebuilding costs can be very expensive to the farm operator. **It is important to have sufficient and proper insurance to cover all aspects of your farm premises.** Remember, insurance is purchased to protect the farm operator. The greater the risks in the business, plus the more activities and services you offer, the more protection will be required. Insurance needs will vary greatly from one operation to another.

◆ *Three main types of insurance*

There are three types of insurance to consider for an agritourism farm enterprise: 1. general farm insurance, 2. farm market commercial insurance, and 3. farm and commercial liability insurance. Consider the requirements for all three types of insurance depending on the type of agribusiness you operate.

1. General farm insurance

This insurance covers anything involved in normal farm operations on the premises, including such areas as:

- farm dwelling (including household contents, secondary dwellings)
- farm out-buildings (barns, farm shop, implement storage, cold storage, pesticide storage)
- chemicals (pesticides, fuel tanks)
- farm equipment (including self-propelled equipment, farm tractors, electrical equipment, irrigation equipment, refrigeration equipment)
- farm and household contents
- boiler and machinery
- livestock
- pick-your-own supplies and equipment (containers, scales, cash registers)

2. Farm market commercial general insurance

This insurance covers most areas involved in the commercial aspects of the agritourism enterprise.

- farm market, including equipment, retail inventory, produce floater, produce transportation floater, motor truck cargo, consequential loss and business interruption
- restaurant, including equipment and inventory
- winery, including equipment, inventory (bottled and in process), retail outlet
- tents and awnings
- signs

3. Farm and commercial liability insurance

In addition to general farm and commercial insurance, it is important to also have sufficient liability insurance coverage for the agritourism enterprise. Liability insurance protects you and your business in case anyone has an accident or injury on the farm premises. In agritourism businesses, both farm and commercial liability insurance are required.

Farm liability insurance will insure anything that occurs as part of normal farm practices. This includes the pick-your-own areas where individual crops must be specified in the policy. You will also want coverage to pay for spills clean-up (pollution liability) and for non-owned vehicle liability.

Commercial liability insurance is designed to cover all activities that occur in the commercial aspects of the agritourism operation, including retail sales and entertainment activities. It is required to provide coverage for such areas and activities as festivals, weddings, playgrounds, wagon rides, tours, markets, food sales and nature walks.

Be sure that your liability insurance is inclusive enough to cover any accident or injury that occurs to you and your family, your employees and visitors to the farm.

An important principle for farm marketers to realize is *if it is not listed in the policy, you are not insured,* therefore full disclosure is very important in establishing levels of insurance coverage. Ensure that special areas, individual events and agritourism activities are listed separately so they will be fully covered by the insurance policy.

Most importantly, arrange to have an insurance agent walk through all aspects of the agritourism operation with you to develop a policy that is both adequate and inclusive in coverage for your particular business operation. The insurance company may ask for the farm's income and expense statement in order to fully appreciate the degree of exposure it is undertaking.

◆ ***Some special cases to note***

Pony rides

If you have hired another business to come onto your farm to offer pony rides, make sure the pony ride owners have adequate insurance coverage. In addition, inform your own insurance company that pony rides are to be offered at your farm, as it is not uncommon for people who suffer injury to list all parties involved when they file a claim.

Licensed functions

If you are allowing a wedding reception or other group function at the farm where they will be serving alcoholic beverages, require the group to purchase a **public alcohol liability** policy. As well, inform your insurance company that the group will be serving its own alcoholic beverages.

SUMMARY

This Factsheet has been written to build awareness of the potential risks of having the public visit your farm or agritourism property. In addition to providing a few potential examples of risk, the Factsheet includes suggestions to help you develop contingency procedures in case something does happen. It is most important that all farm staff know what to do in an emergency so that the incident is handled expeditiously and properly.

This publication is intended as general information and not as specific advice concerning individual situations. Although it outlines some of the legal and insurance considerations of operating an agritourism enterprise, it should not be considered a legal document. The Government of Ontario assumes no responsibility towards persons using it as such.

RELATED WEB SITES

Association of Municipalities of Ontario
www.amo.on.ca

Canadian Farm Business Management Council
www.farmcentre.com

Canadian Standards Association
www.csa.ca

Farm Safety Association
www.farmsafety.ca

Insurance Canada
www.insurance-canada.ca

Municipal Property Assessment Corporation
www.mpac.ca

Office of the Fire Marshal
www.ofm.gov.on.ca

Ontario Agrifood Education
www.oafe.org

Ontario Farm Animal Council
www.ofac.org

Ontario Farm Fresh Marketing Association (OFFMA)
www.ontariofarmfresh.com

Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA)
www.omafra.gov.on.ca

Ontario Ministry of Environment (Water Regulations)
www.ene.gov.on.ca

Ontario Ministry of Health and Long Term Care – provides link to Local Health Units
www.health.gov.on.ca

Workplace Safety and Insurance Board
www.wsib.on.ca

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FOR YOUR NOTES

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